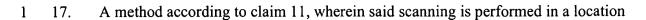1 What is claimed is:

2 1. A bill payment system comprising:

3 a biller generating at least one invoice for at least one customer, said invoice

4 comprising a unique bar code, said bar code comprising data identifying at least said

5 customer and said biller; and

6 a scanning apparatus configured to scan said bar code and, based on the

7 identifying data of said bar code, to effect payment to said biller in a predetermined

8 amount.

9 2. A system according to claim 1, wherein said payment is effected as an electronic

10 funds transfer.

11 3. A system according to claim 1, wherein said payment is effected via an

12 Automated Clearing House.

13 4. A system according to claim 1, wherein said bar code comprises a plurality of

14 validation levels.

15 5. A system according to claim 1, wherein said apparatus is configured to transmit

16 the date and time of said payment to said biller.

17 6. A system according to claim 1, wherein said apparatus is integrated into a point-

18 of-sale system.

19 7. A system according to claim 1, wherein said apparatus is in a location selected

20 from the group consisting of: grocery store, convenience store, supermarket, chain store,

21 post office, drug store, government office, location where goods are sold, location where

22 services are sold, and retail store.

1   8.   A system according to claim 1, wherein said bar code is in a location selected

2   from the group consisting of: on the front of said invoice, on the reverse of said invoice,

3   detachably printed on said invoice, and on a separate piece of paper from said invoice.

4   9.   A system according to claim 1, wherein said data identifying said biller is

5   assigned by a central registry authority.

6   10.   A system according to claim 1, wherein said apparatus is configured to print a

7   receipt evidencing said payment.

8   11.   A bill payment method comprising:

9   generating an invoice for at least one customer, said invoice comprising a unique

10   bar code, said bar code comprising data identifying at least said customer and said biller;

11   and

12   permitting a third party to scan said bar code and, based on the identifying data of

13   said bar code, to effect payment to said biller in a predetermined amount.

14   12.   A method according to claim 11, wherein said payment is effected as an

15   electronic funds transfer.

16   13.   A method according to claim 11, wherein said payment is effected via an

17   Automated Clearing House.

18   14.   A method according to claim 11, wherein said bar code comprises a plurality of

19   validation levels.

20   15.   A method according to claim 11, further comprising transmitting the date and

21   time of said payment to said biller.

22   16.   A method according to claim 11, wherein said scanning is performed at a point-

23   of-sale system.

1   17.   A method according to claim 11, wherein said scanning is performed in a location

2   selected from the group consisting of: grocery store, convenience store, supermarket,

3   chain store, post office, drug store, government office, location where goods are sold,

4   location where services are sold, and retail store.

5   18.   A method according to claim 11, wherein said bar code is in a location selected

6   from the group consisting of: on the front of said invoice, on the reverse of said invoice,

7   detachably printed on said invoice, and on a separate piece of paper from said invoice.

8   19.   A method according to claim 11, wherein said data identifying said biller is

9   assigned by a central registry authority.

10   20.   A method according to claim 11, further comprising printing a receipt evidencing

11   said payment.

12   21.   A bill payment network comprising:

13   a plurality of billers, each said biller generating an invoice for at least one

14   customer, said invoice comprising a unique bar code, said bar code comprising data

15   identifying at least said customer and said biller; and

16   a plurality of third parties in communication with said billers, each said third party

17   capable of scanning said bar code and, based on the identifying data of said bar code,

18   effecting payment to said biller in a predetermined amount.

19   22.   A network according to claim 21, wherein said payment is effected as an

20   electronic funds transfer.

21   23.   A network according to claim 21, wherein said payment is effected via an

22   Automated Clearing House.

1   24.   A network according to claim 21, wherein said bar code comprises a plurality of

2   validation levels.

3   25.   A network according to claim 21, wherein said third party is configured to

4   transmit the date and time of said payment to said biller.

5   26.   A network according to claim 21, wherein said third party is capable of

6   performing said scanning using a point-of-sale system.

7   27.   A network according to claim 21, wherein said third party is in a location selected

8   from the group consisting of: grocery store, convenience store, supermarket, chain store,

9   post office, drug store, government office, location where goods are sold, location where

10   services are sold, and retail store.

11   28.   A network according to claim 21, wherein said bar code is in a location selected

12   from the group consisting of: on the front of said invoice, on the reverse of said invoice,

13   detachably printed on said invoice, and on a separate piece of paper from said invoice.

14   29.   A network according to claim 21, wherein said data identifying said biller is

15   assigned by a central registry authority.

16   30.   A network according to claim 21, wherein said third party is configured to print a

17   receipt evidencing said payment.

18   31.   A bill payment method comprising:

19   receiving an invoice from a biller, said invoice comprising a unique bar code, said

20   bar code comprising data identifying at least a customer and said biller; and

21   permitting a third party in communication with said biller to scan said bar code

22   and, based on the identifying data of said bar code, to effect payment to said biller in a

23   predetermined amount.

1   32.   A method according to claim 31, wherein said payment is effected as an

2   electronic funds transfer.

3   33.   A method according to claim 31, wherein said payment is effected via an

4   Automated Clearing House.

5   34.   A method according to claim 31, wherein said bar code comprises a plurality of

6   validation levels.

7   35.   A method according to claim 31, further comprising transmitting the date and

8   time of said payment to said biller.

9   36.   A method according to claim 31, wherein said scanning is performed at a point-

10   of-sale system.

11   37.   A method according to claim 31, wherein said scanning is performed in a location

12   selected from the group consisting of: grocery store, convenience store, supermarket,

13   chain store, post office, drug store, government office, location where goods are sold,

14   location where services are sold, and retail store.

15   38.   A method according to claim 31, wherein said bar code is in a location selected

16   from the group consisting of: on the front of said invoice, on the reverse of said invoice,

17   detachably printed on said invoice, and on a separate piece of paper from said invoice.

18   39.   A method according to claim 31, wherein said data identifying said biller is

19   assigned by a central registry authority.

20   40.   A method according to claim 31, further comprising printing a receipt evidencing

21   said payment.